AMENDED CLAIMS

1. (currently amended) A method for consummating a transaction based on transactional histories in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a two or more master templates for each biometric sample for an applicant, said method comprising steps of:

    a. receiving unrestricted identification data from said applicant;

    b. retrieving all master templates associated with said identification data from a fixed storage device;

    c. receiving a live image of a biometric sample from said applicant from a biometric scanner;

    d. generating a live template from said live image; and

    e. consummating said transaction if said live template corresponds to at least one of said master templates according to predefined criteria and if said system receives authorization for said consummation when a flag is set against said identification data.

2. (previously presented) The method of claim 1 wherein said transaction comprises a non-financial transaction.

3. (previously presented) The method of claim 1 wherein said transaction comprises a financial transaction.

4. (previously presented) The method of claim 1 wherein said flag is set against primary identification data.

5. (previously presented) The method of claim 1 wherein said flag is set against secondary identification data.

6. (previously presented) The method of claim 1 wherein said flag is set against financial account data.

7. (previously presented) The method of claim 1 further comprising an additional step of presenting flag data if said flag is set.

PATENT RESPONSE

8. (previously presented) The method of claim 7 wherein said system consummates said transaction based on receipt of authorization based on said presentation.

9. (previously presented) The method of claim 1 wherein said authorization precedes said consummation.

10. (previously presented) The method of claim 1 wherein said system stores multiple master templates for each biometric sample for said applicant.

11. (previously presented) The method of claim 1 wherein said biometric sample comprises a fingerprint.

12. (previously presented) The method of claim 1 wherein said biometric sample comprises a voiceprint.

13. (previously presented) The method of claim 1 wherein said biometric sample comprises a handprint.

14. (previously presented) The method of claim 1 wherein said biometric sample comprises hand writing.

15. (previously presented) The method of claim 1 wherein said biometric sample comprises hand geometry.

16. (previously presented) The method of claim 1 wherein said biometric sample comprises facial geometry.

17. (previously presented) The method of claim 1 wherein said biometric sample comprises facial recognition.

18. (previously presented) The method of claim 1 wherein said biometric sample comprises a retinal scan.

19. (previously presented) The method of claim 1 wherein said biometric sample comprises an iris scan.

20. (previously presented) The method of claim 1 wherein said biometric sample comprises thermal imaging.

PATENT RESPONSE

21. (currently amended) A method for consummating a transaction based on transactional histories in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a ~~a~~ two or more master templates for each biometric sample for an applicant, said method comprising ~~steps of~~:

    a.   receiving unrestricted identification data from said applicant;

    b.   retrieving all master templates associated with said identification data from a fixed storage device;

    c.   receiving a live image of a biometric sample from said applicant from a biometric scanner;

    d.   generating a live template from said live image; and

    e.   consummating said transaction with rapid approval if said live template corresponds to at least one of said master templates according to predefined criteria and if additional predefined criteria for said applicant have been set for said rapid approval.

22. (previously presented) The method of claim 21 wherein said transaction comprises a non-financial transaction.

23. (previously presented) The method of claim 21 wherein said transaction comprises a financial transaction.

24. (previously presented) The method of claim 21 wherein said system stores multiple master templates for each biometric sample for said applicant.

25. (previously presented) The method of claim 21 wherein said biometric sample comprises a fingerprint.

26. (previously presented) The method of claim 21 wherein said biometric sample comprises a voiceprint.

27. (previously presented) The method of claim 21 wherein said biometric sample comprises a handprint.

28. (previously presented) The method of claim 21 wherein said biometric sample comprises hand writing.

29. (previously presented) The method of claim 21 wherein said biometric sample comprises hand geometry.

30. (previously presented) The method of claim 21 wherein said biometric sample comprises facial geometry.

31. (previously presented) The method of claim 21 wherein said biometric sample comprises facial recognition.

32. (previously presented) The method of claim 21 wherein said biometric sample comprises a retinal scan.

33. (previously presented) The method of claim 21 wherein said biometric sample comprises an iris scan.

34. (previously presented) The method of claim 21 wherein said biometric sample comprises thermal imaging.

35. (currently amended) A computer-readable storage medium comprising computer executable code for consummating a transaction based on transactional histories in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a two or more master templates for each biometric sample for an applicant, said code instructing a computer to operate as follows:

    a.   receive unrestricted identification data from said applicant;

    b.   retrieve all master templates associated with said identification data from a fixed storage device;

    c.   receive a live image of a biometric sample from said applicant from a biometric scanner;

    d.   generate a live template from said live image; and

    e.   consummate said transaction if said live template corresponds to at least one of said master templates according to predefined criteria and if said system receives authorization for said consummation when a flag is set against said identification data.

36. (previously presented) The system of claim 35 wherein said transaction comprises a non-financial transaction.

37. (previously presented) The system of claim 35 wherein said transaction comprises a financial transaction.

38. (previously presented) The system of claim 35 wherein said flag is set against primary identification

data.

39. (previously presented) The system of claim 35 wherein said flag is set against secondary identification data.

40. (previously presented) The system of claim 35 wherein said flag is set against financial account data.

41. (previously presented) The system of claim 35 further comprising additional code for presenting flag data if said flag is set.

42. (previously presented) The system of claim 41 wherein said system consummates said transaction based on receipt of selection from said presentation.

43. (previously presented) The system of claim 35 wherein said authorization precedes said consummation.

44. (previously presented) The system of claim 35 wherein said system stores multiple master templates for each biometric sample for said applicant.

45. (previously presented) The system of claim 35 wherein said biometric sample comprises a fingerprint.

46. (previously presented) The system of claim 35 wherein said biometric sample comprises a voiceprint.

47. (previously presented) The system of claim 35 wherein said biometric sample comprises a handprint.

48. (previously presented) The system of claim 35 wherein said biometric sample comprises hand writing.

49. (previously presented) The system of claim 35 wherein said biometric sample comprises hand geometry.

50. (previously presented) The system of claim 35 wherein said biometric sample comprises facial geometry.

51. (previously presented) The system of claim 35 wherein said biometric sample comprises facial recognition.

52. (previously presented) The system of claim 35 wherein said biometric sample comprises a retinal scan.

53. (previously presented) The system of claim 35 wherein said biometric sample comprises an iris scan.

54. (previously presented) The system of claim 35 wherein said biometric sample comprises thermal imaging.

55. (currently amended) A computer-readable storage medium comprising computer executable code for consummating a transaction based on transactional histories in a biometric verification system that stores enrollment data and identification data comprising primary identification data, secondary identification data, if any, financial account data, if any, and a two or more master templates for each biometric sample for an applicant, said code instructing a computer to operate as follows:

a.   receive unrestricted identification data from said applicant;

b.   retrieve all master templates associated with said identification data from a fixed storage device;

c.   receive a live image of a biometric sample from said applicant from a biometric scanner;

d.   generate a live template from said live image; and

e.   consummate said transaction with rapid approval if said live template corresponds to at least one of said master templates according to predefined criteria and if additional predefined criteria have been satisfied for said rapid approval.

56. (previously presented) The system of claim 55 wherein said transaction comprises a non-financial transaction.

57. (previously presented) The system of claim 55 wherein said transaction comprises a financial transaction.

58. (previously presented) The system of claim 55 wherein said system stores multiple master templates for each biometric sample for said applicant.

59. (previously presented) The system of claim 55 wherein said biometric sample comprises a fingerprint.

60. (previously presented) The system of claim 55 wherein said biometric sample comprises a voiceprint.

61. (previously presented) The system of claim 55 wherein said biometric sample comprises a handprint.

62. (previously presented) The system of claim 55 wherein said biometric sample comprises hand writing.

63. (previously presented) The system of claim 55 wherein said biometric sample comprises hand geometry.

64. (previously presented) The system of claim 55 wherein said biometric sample comprises facial geometry.

65. (previously presented) The system of claim 55 wherein said biometric sample comprises facial recognition.

66. (previously presented) The system of claim 55 wherein said biometric sample comprises a retinal scan.

67. (previously presented) The system of claim 55 wherein said biometric sample comprises an iris scan.

68. (previously presented) The system of claim 55 wherein said biometric sample comprises thermal imaging.